a marrathar of METEROPOLITAN LIFE CHARLES KLEIN ARTHUR HORNBLOW ILLUSTRATIONS BY RAY WALTERS

SYNOPSIS.

Howard Jeffries, banker's son, under the evil influence of Robert Underwood. a fallow-student at Yale, leads a life of dispation, marries the daughter of a gambler who died in prison, and is dis-sweed by his father. He tries to get work and fails

CHAPTER I .- Continued.

"I wish I could help you, old man. As it is, my own salary barely serves to keep me in neckwear. Wall street's great fun, but it doesn't pay much; that is, not unless you play the game

Howard smiled feebly as he replied:

"Nonsense-I wouldn't accept help of that sort. I'm not reduced to soliciting charity yet. I guess I'd prefer the river to that. But if you hear of anything, keep me in mind."

The athlete made no response. He was apparently lost in thought when suddenly he blurted out:

"Say, Jeffries, you haven't got any money, have you-say, a couple of thousand dollars?"

Howard stared at the questioner as if he doubted his sanity.

"Two thousand dollars!" he gasped. "Do you suppose that I'd be wearing out shoe leather looking for a job if I had \$2,000?"

Coxe looked disappointed as he re-"Oh, of course, I understand you

haven't it on you, only I thought you might be able to raise it.' Why do you ask?" inquired How

ard, his curiosity aroused. Coxe looked around to see if any one was listening. Then in a whisper he said:

"It's a cinch. If you had \$2,000, you and I could make a snug little fortune. Don't you understand? In my office I get tips. I'm on the inside. I know in advance what the big men we going to do. When they start to move a certain stock up, I'm on the job. Understand? If you had \$2,000, I could raise as much, and we'd pool our capital, starting in the business -ourselves-on a small scale, of course. If we hit it right we might make a nice income."

Howard's mouth watered Certainly that was the kind of life he liked best. The feverish excitement of gambling, the close association with rich men, the promise of a luxurious style of living-all this appealed to him strongly. But what was the use? Where could he get \$2,000? He couldn't go to his father. He shoot his head.

"I'm afrald not, old sport," he said as they left the saloon and he held out his hand to say good-by. "But I'll bear it in mind, and if things improve, I'll look you up. So long!"

Climbing wearily up the dirty stairs of the elevated railroad, he bought a ticket with one of the few nickels remaining in his pocket, and taking a seat in a north-bound train started on his trip back to Harlem.

The day was overcast, rain threat ened. A pall of mingled smoke and mist hung over the entire city. From the car window as the train wound its serpentine course in and out the maze of grimy offices, shops and tenements, everything appeared drab, on his hand, Howard gazed dejectedly out of the window. The depressing outlook was in keeping with his own state of mind.

How would the adventure end? Reconciliation with his father was out of the question. Letters sent home remained without response. He wasn't surprised. He knew his pater too well to expect that he would relent so soon. Besides, if the old man was so infernally proud, he'd show him he had some pride, too. He'd drown himself before he'd go down on is knees, whining to be forgiven. His marriage might have been foolish; Annie might be beneath him socially. She was not educated and her father wasn't any better than he ought to jogged along, men of Underwood's be. She did not talk correctly, her manners left much to be desired, at times he was secretly ashamed of her. was straight as a die. She had a eart of gold. She was far more inelligent, far more likely to make him a happy home than some stuckup, idle society girl who had no thought for anything save money, dress and show. Perhaps if he had been less honorable and not married her, his father would have thought more highly of him. If he'd rutned the girl, no doubt he would have been welcomed home with open arms. Pshaw! He might be a poor, weak fool, but thank God, they couldn't reproach him with that. Annie had been loyal to him throughout. He'd stick to her through thick and thin,

As the train swept round the curve at Fifty-third street and started on its long, straight run up the West side, his mind reverted to Robert Underwood. He had seen his old associate ever breathed. only once since leaving college. He ran across him one day on Fifth ave- influence over him. He had done with like.

nue. Underwood was coming out of a curio shop. He explained hurriedly that he had left Yale, and when asked about his future plans talked vaguely of going in for art. His matter was frigid and nervous-the attitude of the man who fears he may be approached for a small loan. He was his old associate's fortunes, and hav. think of it, perhaps it was true. Pos- part an aesthetic appearance to the ing squeezed all he could out of him, had no further use for him. It was only when he had disappeared that Howard suddenly remembered a lean of \$250 which Underwood had never station and Howard rode down in the Some time later Howard repaid. learned that he occupied apartments avenue, he was going straight home life was still before them. at the exclusive and expensive As- when suddenly he halted. The glitter truria, where he was living in great and tempting array of bottles in a a steaming dish of stew, which she style. He went there determined to corner saloon window tempted him. laid on the table. As she helped Howsee him and demand his money, but He suddenly felt that if there was one the card always came back "not at thing he needed in the world above

home.

him what he chose. He wondered why The box-like hole where Howard of him, gazed steadily into his eyes. his uncanny influence.

elevator to the street. Crossing Eighth all others it was another drink. True, Underwood had always been a mys- he had had more than enough already. tery to Howard. He knew him to be But that was Coxe's fault. He had an inveterate gambler and a man en- invited him and made him drink. tirely without principle. No one knew There couldn't be any harm in taking who his family were or where he another. He might as well be hanged came from. His source of income, for a sheep as a lamb. By the time too, was always a puzzle. At college he emerged from the saloon his he was always bard up, borrowing speech was thick and his step uncerright and left and forgetting to pay, tain. A few minutes later he was yet he always succeeded in living on painfully climbing up the rickety stairs the fat of the land. His apartments of a cheap-looking flat house. As he



"I Wish I Could Help You, Old Man."

in the Astruria cost a small fortune; | reached the top floor a cheerful voice he dressed well, drove a smart turn- called out: dirty and squalid. New York was out and entertained lavishly. He was seen at its ugliest. Ensconced in a not identified with any particular busicross-seat, his chin leaning heavily ness or profession. On leaving college he became interested in art. He frequented the important art sales and soon got his name in the news-His apartment was literally a museum of European and oriental art. On all good features and fine teeth. It was sides were paintings by old masters, beautiful rugs, priceless tapestries, rare ceramics, enamels, statuary, antique furniture, bronzes, etc. He passed for a man of wealth, and mothfather was dead wrong, anyway. His danger of letting the wolf slip into the dint of dogged perseverance might aclambs' fold.

What a strange power of fascination, mused Howard as the train in her eyes as she inquired eagerly: bold and reckless type wield, especially over women. Their very daring and unscrupulousness seems to render crossed the young wife's face. But her bringing up was her misfor- them more attractive. He himself at tune, not her fault. The girl herself college had fallen entirely under the man's spell. There was no doubt that again for the rent. He says they'll he was responsible for all his troubles. Underwood possessed the uncanny gift of being able to bend people to his will. What a fool he had made of him at the university! He had been his evil genius, there was no question of that. But for meeting Underwood he might have applied himself to serious study, left the university with honors and be now a respectable member of the community. He remembered with a smile that it was through Underwood that he had With an impatient gesture he passed met his wife. Some of the fellows binted that Underwood had known down in a chair in the dining room. her more intimately than he had pre- From the adjoining kitchen came a tended and had only passed her on to welcome odor of cooking. him because he was tired of her. He had nailed that as a lie. Annie, he could swear, was as good a girl as

He couldn't explain Underwood's some nice Irish stew, just what you

"Is that you, Howard, dear?"

CHAPTER II.

A young woman hurried out of one | the table. of the apartments to greet Howard papers as an authority on art matters. She was a vivacious brunette of medium height, intelligent looking, with not a doll face, but the face of a woman who had experienced early the hard knocks of the world, yet in have their own electric generating whom adversity had not succeeded in stations, and the size of the installawholly subduing a naturally buoyant, ers with marriageable daughters, con- amiable disposition. There was desidering him an eligible young bach- termination in the lines above her designed with unusual care, owing to elor, hastened to invite him to their | mouth. It was a face full of character, homes, none of them conscious of the the face of a woman who by sheer complish any task she cared to set herself. A smile of welcome gleamed

> "Well, dear, anything doing?" Howard shook his head for all response and a look of disappointment

> "Say, that's tough, ain't it?" she exclaimed. "The janitor was here serve us with a dispossess. I told him to chase himself, I was that mad."

> Annie's vocabulary was emphatic, rather than choice. Entirely without education, she made no pretense at being what she was not and therein perhaps lay her chief charm. As Howard stooped to kiss her, she said reproachfully:

> You've been drinking again, Howard. You promised me you wouldn't." The young man made no reply. on into the flat and flung himself

> "Dinner ready?" he demanded. "I'm devilish hungry."

> "Yes, dear, just a minute," replied his wife from the kitchen. "There's

he had not tried to resist. The truth sat awaiting his meal was the largest was Underwood exercised a strange, room in a flat which boasted of "five subtle power over him. He had the and bath." There was a hedroom of power to make him do everything he equally diminutive proportions and a wanted him to do, no matter how fool- parlor with wall paper so loud that it ish or unreasonable the request. Every talked. There was scarcely enough one at college used to talk about it. room to swing a cat around. The One night Underwood invited all his thin walls were cracked, the rooms classmates to his rooms and made him were carpetless. Yet it showed the cut up all kinds of capers. He at first care of a good housekeeper. Floers refused, point blank-but Underwood and windows were clean, the cover on got up and, standing directly in front the table spotless. The furnishings were as meager as they were ingen Again he commanded him to do these lous. With their slender purse they ridiculous, degrading things. Howard had been able to purchase only the felt himself weakening. He was sud- bare necessities-a bed, a chair or denly seized with the feeling that he two, a dining room table, a few kitchmust obey. Amid roars of laughter en utensils. When they wanted to sit he recited the entire alphabet stand- in the parlor they had to carry a ing on one leg, he crowed like a chair from the dining room; when rooster, he hopped like a toad, and meal times came the chairs had to he crawled abjectly on his belly like travel back again. A soap box turned a snake. One of the fellows told him upside down and neatly covered with afterward that he had been hyp-chintz did duty as a dresser in the notized. He had laughed at it then bedroom, and with a few photographs as a good joke, but now he came to and tacks they had managed to imsibly he was a subject. Anyway he parior. This place cost the huge sum was glad to be rid of Underwood and of \$25 a month. It might just as well have cost \$100 for all Howard's ability The train stopped with a jerk at his long overdue and the janitor looked more insolent every day. But they did not care. They were young and

> Presently Annie came in carrying had no luck again this morning "
>
> Howard was too busy eating to answer. As he guiped down a huge piece of bread, he growled:
>
> "Nothin"

"Nothing, as usual-same old story, nothing doing."

Annie sighed. She had been given this answer so often that it would have surprised her to bear anything else. It meant that their hard handto-mouth struggle must go on. She said nothing. What was the use? It would never do to discourage Howard. She tried to make light of it.

"Of course it isn't easy, I quite understand that. Never mind, dear. Something will turn up soon. Where did you go? Whom dld you see? Why didn't you let drink alone when you promised me you would?"

"That was Coxe's fault," blurted out Howard, always ready to blame others for his own shortcomings. "You remember Coxe! He was at Yale when I was. A big, fair fellow with blue eyes. He pulled stroke in the 'varsity boat race, you remember?

"I think I do," replied his wife, indifferently, as she helped him to more stew. "What did he want? What's he doing in New York?"

"He's got a fine place in a broker's office in Wall street. I felt ashamed to let him see me low down like this. He said that I could make a good deal of money if only I had a little capital. He knows everything going on in Wall street. If I went in with him I'd be on Easy street."

"How much would it require?" "Two thousand dollars."

The young wife gave a sigh as she answered:

"I'm afraid that's a day dream. Only amount and you wouldn't go to him,

would you?' "Not if we hadn't another crust in the house," snapped Howard savagely. "You don't want me to, do you?" he asked looking up at her quickly.

"No, dear," she answered caimly. "I have certainly no wish that you should humble yourself. At the same time I am not selfish enough to want to stand in the way of your future. Your father and stepmother hate me, I know that. I am the cause of your separation from your folks. No doubt your father would be very willing to help you if you would consent to leave me."

Howard laughed as he replied: "Well, if that's the price for the \$2,000 I guess I'll go without it. I wouldn't give you up for a million

times \$2,000!" Annie stretched her hand across

"Really?" she said.

(TO BE CONTINUED.)

Engineering in Hospitals. Practically all the important infirmaries and hospitals in England tions would surprise the majority of engineers. The equipment has to be the special conditions which prevail in hospital work. Even where a public supply is available, the use of an independent system is justified on account of the security which it gives against failure of current at a critical moment. The installations are used for lighting, heating, ventilating, telephoning and other purposes, and many hospitals have laundries operated electrically. One county asylum has its own private electric railway for conveying supplies from the nearest railway station.

The Duration of Dreams. Something regarding the duration of dreams can be gathered from this experience of a man who, on sitting down for a dental operation, took gas and dreamed. He saw himself finish his work, go to the club, leave for the station, run for the train and miss it. He returned to his club and reclined on a settee in the library. There he passed a miserable, restless night, getting gradually colder and colder as the fire died down, and with a pain gradually growing about his head and face from the hardness of his couch Five o'clock in the morning came, and the steward roused him to say that the club must now be closed. The sleeper got up feeling very stiff-to find that the steward was his dentist, and that the night's adventures had

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